

In re:

Charles S. Vernacchio  
 Beverly A. Vernacchio  
 Debtors

Case No. 20-10339-pmm

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Jul 11, 2024

Form ID: 138FIN

Total Noticed: 3

The following symbols are used throughout this certificate:

**Symbol**

**Definition**  
 + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Charles S. Vernacchio, Beverly A. Vernacchio, 189 Goshen Road, Schwenksville, PA 19473-2201

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 12 2024 00:02:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2024 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 13, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2024 at the address(es) listed below:

Name	Email Address
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ALYK L OFLAZIAN

on behalf of Creditor U.S. Bank National Association amps@manleydeas.com

ALYK L OFLAZIAN

District/off: 0313-2

User: admin

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on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR AMERICAN GENERAL MORTGAGE LOAN TRUST 2010-1 AMERICAN GENERAL MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2010-1  
amps@manleydeas.com

DAVID M. OFFEN

on behalf of Debtor Charles S. Vernacchio dmo160west@gmail.com  
davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

DAVID M. OFFEN

on behalf of Joint Debtor Beverly A. Vernacchio dmo160west@gmail.com  
davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

DENISE ELIZABETH CARLON

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR AMERICAN GENERAL MORTGAGE LOAN TRUST 2010-1 AMERICAN GENERAL MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2010-1  
bkgroup@kmllawgroup.com

HAROLD N. KAPLAN

on behalf of Creditor U.S. Bank National Association hkaplan@rasnj.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR AMERICAN GENERAL MORTGAGE LOAN TRUST 2010-1 AMERICAN GENERAL MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2010-1  
mimcgowan@raslg.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
Charles S. Vernacchio ) Case No. 20-10339-pmm  
)  
)  
Beverly A. Vernacchio ) Chapter: 13  
)  
Debtor(s). )

**NOTICE OF DEADLINE TO OBJECT TO FINAL REPORT**

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has filed his final report and account. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed within 30 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may approve the Trustee's Final Report and Account.

Date: July 11, 2024

For The Court

Timothy B. McGrath  
Clerk of Court